

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

08/12/2021

IN RE:

MELISSA A. RICHARDS  
886 NEWPORT DRIVE  
PITTSBURGH, PA 15234  
XXX-XX-2787 Debtor(s)

Case No.16-24027 GLT

Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case . This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice .

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources : the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

8/12/2021

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>BERNSTEIN-BURKLEY PC</b> 2200 GULF TOWER 707 GRANT ST  PITTSBURGH, PA 15219	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: DUQ LITE/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>THOMAS I PULEO ESQ</b> KML LAW GROUP PC 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: DITECH FNCL/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>NEW PENN FINANCIAL LLC D/B/A SHELLPOINT</b> C/O SHELLPOINT MORTGAGE SERVICING PO BOX 10675  GREENVILLE, SC 29603-0675	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:5  CLAIM: 0.00 COMMENT: PMT/DECL*DKT4LMT*BGN 11/16*LMP TERM*FR DITECH-DOC 34*DK	CRED DESC: MORTGAGE REGULAR PAYME ACCOUNT NO.: 0307
<b>BALDWIN TOWNSHIP (SWG)</b> C/O JORDAN TAX SVC -DLNQ CLLCTR 102 RAHWAY RD  MCMURRAY, PA 15317	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: 370@10%/PL~2015*PD@CID 21	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 0A40
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ALLEGHENY CLINIC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 099P
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ALLEGHENY CLNC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: JAEZ
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ALLEGHENY CLNC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: PHD5
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ALLEGHENY CLNC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: OVK4
<b>COLLECTION SERVICE CENTER INC</b> 832 5TH AVE - CORPORATE OFFICE PO BOX 560  NEW KENSINGTON, PA 15068	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ALLEGHENY CLNC/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: OGFR
<b>CONVERGENT</b> PO BOX 1022  WIXOM, MI 48393-1022	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COLUMBIA GAS/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.:

<b>CLAIM RECORDS</b>		
<b>DUQUESNE LIGHT COMPANY*</b> ATTN: TARA R PFEITER, LITIGATION COUNSEL 411 7TH AVE MAIL DROP 16-1 PITTSBURGH, PA 15219	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:6  CLAIM: 1,116.72 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2787
<b>FIRST NIAGARA BANK++</b> POB 514 6950 S TRANSIT RD  LOCKPORT, NY 14095	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: NOTICE ONLY ACCOUNT NO.: 8131
<b>CAPITAL ONE NA**</b> C/O BECKET & LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:3  CLAIM: 925.53 COMMENT: KOHL'S	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3740
<b>ECMC(*)</b> LOCKBOX #8682 PO BOX 16478  ST PAUL, MN 55116-0478	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:4  CLAIM: 47,119.87 COMMENT: X7001@PHEAA/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2787
<b>PA COLLECTION SERVICE++</b> PO BOX 110   ALTOONA, PA 16603-0110	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NT ADR~CONSOLIDATED AMBLNC NTRK/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9384
<b>VERIZON++</b> 500 TECHNOLOGY DR STE 30   WELDON SPRING, MO 63304	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: DISPUTED/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0001
<b>CHRISTOPHER WIATROWSKI</b> 866 NEWPORT DR   PITTSBURGH, PA 15234	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: /SCH H	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>KEYBANK NA**</b> POB 94968   CLEVELAND, OH 44101	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:1-2  CLAIM: 2,412.95 COMMENT: NO\$~FIRST NIAGARA/SCH*STMT THRU 7/25/14*AMD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8131
<b>NEW PENN FINANCIAL LLC D/B/A SHELLPOINT</b> C/O SHELLPOINT MORTGAGE SERVICING PO BOX 10675  GREENVILLE, SC 29603-0675	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:5  CLAIM: 23,195.98 COMMENT: CL5GOVS*\$/CL-PL*THRU 10/16*LMP TERM*FR DITECH-DOC 34*DK	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 0307
<b>PHELAN HALLINAN DIAMOND &amp; JONES LLP++</b> 1 PENN CENTER PLZ STE 1400 1617 JFK BLVD  PHILADELPHIA, PA 19103	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: GREEN TREE SVCNG/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:

## CLAIM RECORDS

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<b>BALDWIN TOWNSHIP (TRASH)</b>	Trustee Claim Number:21 INT %: 10.00%	CRED DESC: SECURED CREDITOR
C/O JORDAN TAX SVC-DLNQ CLLCTR	Court Claim Number:2	ACCOUNT NO.: 0A40
102 RAHWAY RD		
	CLAIM: 96.43	
MCMURRAY, PA 15237	COMMENT: 190-A-40;THRU 10/28/16*CL2GOVS*185.04@10%/CL-PL*SCH@CID4*WNTS 10%*PIF.	
<b>NEW PENN FINANCIAL LLC D/B/A SHELLPOINT</b>	Trustee Claim Number:22 INT %: 0.00%	CRED DESC: MORTGAGE REGULAR PAYMEI
C/O SHELLPOINT MORTGAGE SERVICING	Court Claim Number:05	ACCOUNT NO.: 0307
PO BOX 10675		
	CLAIM: 0.00	
GREENVILLE, SC 29603-0675	COMMENT: LMP TERM*FR DITECH-DOC 34*DK	